

**CH. 13 PLAN - DEBTS SHEET**  
**(MIDDLE DISTRICT - DESARDI VERSION)**

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral

**ARREARAGE CLAIMS**

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
				**
				**
				**
			\$25,000	**
				**
				**
				**

**LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

**STD - SECURED DEBTS @ FMV**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			

**STD - SECURED DEBTS @ 100%**

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	BCBS		\$4,278	5.00	\$43	\$103.50	2004 Honda Civic
				5.00			
				5.00			
				5.00			
				5.00			

**ATTORNEY FEE (Unpaid part)**

Amount  
Law Offices of John T. Orcutt, P.C. \$2,800

**SECURED TAXES**

Secured Amt  
IRS Tax Liens

Real Property Taxes on Retained Realty

**UNSECURED PRIORITY DEBTS**

Amount  
IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

**CO-SIGN PROTECT (Pay 100%)**

Int.% Payoff Amt  
All Co-Sign Protect Debts (See\*)

**GENERAL NON-PRIORITY UNSECURED**

Amount\*\*  
DMI= None(\$0) None(\$0)

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **\$155** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **19.27** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\*\* = Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOJTO

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers".

The Debtor will shortly be receiving tax refunds in the amount of \$11,1964.00. She will immediately pay \$10,000.00 of these refunds to Wells Fargo/Freddie Mac in exchange for cancellation of the foreclosure and Substitute Trustee's Deed.